

**Information to identify the case:**

Debtor 1	<u>Kelley Pease</u>	Social Security number or ITIN	xxx-xx-5747
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Anthony E Pease</u>	Social Security number or ITIN	xxx-xx-8616
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-23040-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kelley Pease

Anthony E Pease

2/9/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kelley Pease  
Anthony E Pease  
Debtors

Case No. 17-23040-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 09, 2023

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kelley Pease, Anthony E Pease, 1701 Bluestem Ave, Williamstown, NJ 08094-3393
517155181	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516904289	Ditect Mortgage, PO Box 94710, Palatine, IL 60094-4710
516904290	+ Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295
516904293	+ GM Financial, 75 Remittance Dr Suite 1738, Chicago, IL 60675-1738
516904294	+ GM Financial, 75 Remittance way, Chicago, IL 60675-1001
516904296	+ Home Depot, PO Box 9001019, Louisville, KY 40290-1019
516904299	+ JP Chase, PO Box 80084, Salinas, CA 93912-0084
516904304	+ Merrill Lynch, 4802 Deer Lake Dr East, Jacksonville, FL 32246-6484
517149231	+ TD Bank NA, Richard J Tracy, III Esq, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517130080	+ TD Bank, NA, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
516904309	+ TD Visa, PO Box 16027, Lewiston, ME 04243-9513

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 09 2023 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 09 2023 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 09 2023 20:53:00	NewRez LLC dba Shellpoint Mortgage Servicing, RAS Citron, LLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
517211506	+ EDI: PHINAMERI.COM	Feb 10 2023 01:49:00	ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516904283	EDI: GMACFS.COM	Feb 10 2023 01:49:00	Ally Financial, Payment Processing Center, PO Box 78369, Phoenix, AZ 85062-8369
516904284	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Amazon / Synchrony, PO BOX 965013, Orlando, FL 32896-5013
516904288	EDI: CITICORP.COM	Feb 10 2023 01:49:00	Citibank, PO Box 183071, Columbus, OH 43218
516904285	+ EDI: CAPITALONE.COM	Feb 10 2023 01:49:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517148248	Email/PDF: bncnotices@becket-lee.com	Feb 09 2023 21:05:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517292074	+ EDI: BASSASSOC.COM	Feb 10 2023 01:49:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
516904287	+ EDI: CITICORP.COM	Feb 10 2023 01:49:00	Citi Cards, Po Box 790345, St. Louis, MO

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			63179-0345
516904302	+ EDI: CITICORP.COM	Feb 10 2023 01:49:00	Macy's, PO Box 78008, Phoenix, AZ 85062
516904291	+ Email/Text: bankruptcy@fult.com	Feb 09 2023 20:54:00	Fulton Bank of NJ, One Penn Square, Lancaster, PA 17602-2853
516904292	+ EDI: CAPITALONE.COM	Feb 10 2023 01:49:00	GM Card, PO Box 71107, Charlotte, NC 28272-1107
516904295	+ EDI: CITICORP.COM	Feb 10 2023 01:49:00	Home Depot, PO BOX 790328, St Louis, MO 63179-0328
516904297	EDI: IRS.COM	Feb 10 2023 01:49:00	IRS, Department of Treasury, IRS, Cincinnati, OH 45999-0025
516904298	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	JC Penny visa, PO Box 96009, Orlando, FL 32896-0001
516904300	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 09 2023 20:53:00	Kohls, PO Box 3084, Milwaukee, WI 53201-3084
516904301	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
516904303	EDI: BANKAMER.COM	Feb 10 2023 01:49:00	MBNA MC, PO Box 53132, Phoenix, AZ 85072-3132
518187811	+ Email/Text: mtgbk@shellpointmtg.com	Feb 09 2023 20:53:00	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC DBA Shellpoint Mortgage Servi, P.O. Box 10826, Greenville, SC 29603-0826
518187810	+ Email/Text: mtgbk@shellpointmtg.com	Feb 09 2023 20:53:00	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
516904305	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Old Navy Visa, PO Box 960017, Orlando, FL 32896-0017
517284138	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 09 2023 21:05:02	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
517287361	EDI: Q3G.COM	Feb 10 2023 01:49:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516904306	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
516904307	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Sams Club Credit, PO Box 530942, Atlanta, GA 30353-0942
516904308	+ EDI: CITICORP.COM	Feb 10 2023 01:49:00	Sears MC, PO Box 78051, Phoenix, AZ 85062-8051
516908600	+ EDI: RMSC.COM	Feb 10 2023 01:49:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517193735	+ EDI: AIS.COM	Feb 10 2023 01:49:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517142808	EDI: WFFC2	Feb 10 2023 01:49:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516904310	+ EDI: WFFC.COM	Feb 10 2023 01:49:00	Wells Fargo Financial, PO Box 660553, Dallas, TX 75266-0553
519727183	+ Email/Text: bkteam@selenefinance.com	Feb 09 2023 20:53:00	Wilmington Savings Fund Society, FSB, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
519727184	+ Email/Text: bkteam@selenefinance.com	Feb 09 2023 20:53:00	Wilmington Savings Fund Society, FSB, Selene

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Finance LP, Attn: BK Dept, 3501 Olympus Blvd,  
Suite 500, Dallas, TX 75019, Wilmington Savings  
Fund Society, FSB 75019-6295

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516904286	*+	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517128600	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Thomas	on behalf of Trustee Brian Thomas brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Charles G. Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, D/B/A Christiana Trust, Not Individually but as Trustee for Pretium Mortgage Acquisition Trust cwohrlab@raslg.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB, D/B/A Christiana Trust, Not Individually but as Trustee for Pretium Mortgage Acquisition Trust hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lauren Bielskie	on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
R. A. Lebron	on behalf of Creditor FULTON BANK OF NEW JERSEY bankruptcy@fskslaw.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

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Scott H. Marcus

on behalf of Debtor Kelley Pease smarcus@npdlaw.com  
scottmarcusecf@gmail.com,plaws@marcuslaw.net,murbanski@marcuslaw.net;marcussr88726@notify.bestcase.com

Scott H. Marcus

on behalf of Joint Debtor Anthony E Pease smarcus@npdlaw.com  
scottmarcusecf@gmail.com,plaws@marcuslaw.net,murbanski@marcuslaw.net;marcussr88726@notify.bestcase.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, D/B/A Christiana Trust, Not Individually but as Trustee for  
Pretium Mortgage Acquisition Trust smncina@raslg.com

Sindi Mncina

on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16